

A NEW EDITION, with great ADDITIONS.

T H E
SWINDLER DETECTED.

[Price Eighteen Pence.]

Entered at Stationers Hall.

A New Edition, with Additions.

THE

SWINDLER DETECTED

James H. H. H. H.

CHURCH OF THE FUTURE

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THE
SWINDLER DETECTED:
OR
CAUTIONS
TO THE
PUBLIC:

Containing a minute Account of

The various FRAUDS and IMPOSITIONS practised on
the honest and Industrious TRADESMEN of this
Metropolis.

The Stories related in this Tract are collected from
absolute Facts that have transpired within the last
eighteen Months.

Addressed to a certain ALDERMAN.

A NEW EDITION, with considerable ADDITIONS, particularly
several interesting Cases well authenticated.

*Oh! what a Curse is life, when self-conviction
Flings our offences hourly in our face!*

L O N D O N :

Printed for the Editor ; and sold by G. KEARSLY, and M. FOLLINGSBY,
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TO MR. ALDERMAN . —

PERMIT me to lay this trifle at your feet, the execution may be too mean to deserve such an illustrious name as your's prefixed to it, but the design I flatter myself is truly laudable. To praise your Worship's public character, would be such a truism as to declare it to be day-light at high noon ; it sets all eulogy at defiance, and shines forth to the world adorned with all the advantages of intrepid courage, and all the improvements of human art, far beyond our modern patriots, who only declaim on liberty, you have shewn to your countrymen it's benefits to the utmost extent—I saw you in the East at your first arising above the hemisphere ; I saw that light when it was but just shooting out to travel upwards to the meridian. A private character may be properly delineated in an address of this nature, and features pourtrayed, which otherwise might have lain for ever concealed.—Mere acquaintance you have none,

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you have drawn them all into a nearer line ; and you have feldom failed of making a deep impreſſion on thoſe who have once converſed with you.—Your plain and honeſt manners having thus endeared you in the circle of your private life, they alſo pointed you out as a proper perſon to be lifted by your fellow citizens to magiſterial honours.—— Thus the wiſhes and deſires of all good men, which have attended you from your firſt appearance in the world, have been accompliſhed in your obtaining thoſe dignities which you ſo long and ſo well deſerved ; nor has your conduct ſince your elevation fallen ſhort of your former virtuous career ; for you have moſt ſtoically ſupported a perfect uniformity of character.——Nay, bluſh not, Mr. Alderman, indeed I do not mean to flatter you ! no man is better known than you are to your fellow citizens ! No man's name is more conſtantly on their tongues than yours ! What delight do all good men enjoy to ſee you a magiſtrate of this city,

pursuing

pursuing with zeal the prevailing vices of the age.—And when you put on the stern awful face of justice, to curb the rage of an unruly people, and frighten them into their duty by the terrors of the law ! With what satisfaction have your fellow citizens then beheld you darting the brightest, the fiercest gleams of authority, and quelling by a look the riots that threatened this city with desolation !——It is truly worthy to be remarked, that there are no factions in this city, though irreconcilable to one another, that are not united in their opinions of your merit in this great and corrupt metropolis, not a single tongue or pen has ever attempted by misrepresentations to defame your character !——Indeed, Mr. Alderman, I should not have ventured to have prefixed your name to this book, if I had not known that it is incident to an elevated understanding, like yours, to find out the foibles of men, to look with pleasure on those things which are somewhat congenial, though of a remote kindred to your own conceptions,

and to encourage those who cannot arrive at the height you have soared on the pinions of a happy, abundant, and native genius.— But I have other and weighty reasons, why this tract should be dedicated to you in preference to all your compeers. Can any one doubt that you understand the subject better than all the Court of Aldermen put together, not even one excepted? Have you not already gone the greatest lengths, and run the greatest risques to shew the enormity of the offence of swindling? Has it not been your constant practice, and the great object of your life for many years? And is it not probable, that in the prosecution of your aim, you may one day, like another Curtius, die to save your country.

In consequence of these numerous proofs of your superlative virtues, I lament the good people of London rejected, in so shameful a manner the kind and public spirited tender of your services,

services, and by defeating your arduous endeavours to obtain the shrievalty, excluded you from a succession to the great chair!—Had they attended for a moment to the moral lesson your election would have given to the world, you must have succeeded—on that solemn day, when the discharge of your duty called you to attend on the malefactors to Tyburn! what pangs must that wretch have felt, who was about to be launched into eternity under your authority! how must it have embittered his last moments, to reflect on his misfortune, in not having trod with undeviating steps in your *virtuous* line of conduct,—so might he have been decorated with an honourable golden chain, instead of being devoted to an ignominious hempen halter.

These arguments and considerations, I hope, will induce your worship to go one step further—consider that fame itself is a real good; and, according to Virgil, it ac-
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quires strength by going forwards! reflect if you should now by any sudden malady untimely die, of what information the world would be deprived! Consider then, that the King of Prussia has not disdained to communicate his instruction to the world!—that Mr. Necker has immortalised himself by his writings on Finance, which is a case in point. Mankind that wish you so well, have their intervals of wishing for themselves—Why then should you not give to your countrymen the result of your experience, and the knowledge you treasured up in enquiring into and punishing every species of fraud?—Write, Mr. Alderman!—and if I might presume to suggest an idea, call your book, *Every Man his own Swindler*—thus shall pleasure be united with profit, and you will deceive us into instruction!—indeed, Sir, we are much indebted to those whom nature has taken such especial care to distinguish from the rest of mankind—What glory should I arrogate to myself was it permitted me to

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crown your deserts ! methinks I already see you in the Royal Exchange at full length, in your aldermanic robes, cut in marble by the curious hand of some cunning artist, courteously smiling towards the statue of Sir Robert Bernard.

I can assure your Worship that altho' I feel myself transported with the subject, I know how inadequate I am to undertake the eulogy of a man in whom the whole catalogue of human perfections shine with unrival'd lustre. On such a man all praise is useless ; it is as Shakespear says,

To gild refined gold, to paint the lily,
To throw a perfume on the violet,
To smooth the ice, or add another hue
Unto the rainbow, or with taper light
To seek the beauteous eye of Heaven to garnish,
Is wasteful and ridiculous excess.

Every Man his own, and every knave a halter.

P R E-

P R E F A C E.

THE Editor of this work is encouraged by the rapid sale of the First Edition, to methodise, and make very considerable additions to the Second ;—he intends first to give a narrative and general out-line of the practice and principles of Swindling ; and as the practitioners of that craft, have, by an extensive and variegated display of ingenuity, polished the tricks of their forefathers, into a scientific form, the Editor purposes to illustrate his narrative and principles, by a collection of keen anecdotes, executed by the most celebrated performers on the Town. This hint, he is free to confess, was conveyed to him by the Alderman to whom this book is dedicated, and under whose patronage it has flourished beyond the most sanguine hopes of the Editor.

T H E

SWINDLER DETECTED.

GREAT and numerous are the frauds practised on the industrious part of mankind ; to remedy which, almost every possible precaution has been taken by the legislature ; and a society of individuals has been established to protect tradesmen from the various impositions of the numerous sharpers and swindlers who daily multiply in this metropolis ; yet this scheme is by no means sufficient, because it does not protect the merchant, or shopkeeper, from losing his property ; it is only a method of
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bringing the offending party to justice ; and frequently, for want of sufficient evidence, arising from the ill-judged compassion, or false shame of the prosecutor, the villain, even then, escapes unpunished.

It is my wish, in the following sheets, to lay before the public, the various methods by which the swindler and sharper obtains possession of the property of the honest, and undesigning tradesman ; and I hope, that by a careful perusal of this work, he may be able to guard against every species of fraud and imposition.

There are a number of people, in this metropolis, who live entirely on the public by imposing on their credulity ; and are not punishable by any law, now existing, to suppress swindlers and sharpers ; persons under this description, I shall not omit taking proper notice of in their place ; but, the general, and most pernicious mode of swindling, is conducted by a set
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of men, getting cash, and obtaining goods, on the credit of each other's notes, &c. These beings are, in my opinion, the greatest pests to society; and frequently entice, into their practice, honest tradesmen, who have become distressed for cash, merely from numerous losses in the course of honest fair trade. In this situation, it is too generally practised by a man in business, to have recourse to some means of raising money to supply the present wants of his family, and reserve something to satisfy the demands of the most pressing part of his creditors, having an idea, that by a present supply of money, he *may* retrieve himself, and re-establish his credit. It is natural for a falling man to catch at every twig to prevent, or, at least, retard his fall; his first introduction to ruin is, by application to an advertising money-lender to relieve his present wants; upon his first interview with this respectable connection, his name, circumstances, and the sum required, is duly registered; and the best se-

curity he can possibly secure, explained ; let the security be ever so good, there is always some great difficulty in obtaining the cash, in order to make the premium the more considerable. If the situation of the Insolvent is, at that time, publicly respectable, and his name not too commonly handed about, he is to draw on some friend for the sum in question ; and, on the strength of that acceptance, the cash, after a sufficient premium, discount, commission, and a few other incidental expences being deducted, is obtained. Thus, this unfortunate man is enabled to satisfy some of his most pressing and impatient creditors ; and he enjoys a momentary peace. When the time of the bill becoming due, approaches, he feels all the anxiety an honest mind can suggest in his situation ; he is concerned for his friend, whose confidence has made him as responsible for the debt as himself ; his old money-lender is again applied to for further supply ; whose proposal, immediately, is to put into his hands, some property,

property, to the value of the sum wanted ; and he will, thereon, obtain the cash from a friend of his, for *a few days*, 'till some method can be thought on to get a fresh supply. His first bill is now discharged, with the produce of his imprisoned property, without his credit with his friend being in the least injured. Various methods of raising money is now agitated ; his adviser, thinking him a pigeon well worth plucking, (upon a proper gratuity being presented) recommends him to some very kind friend to exchange notes with him, which he may get discounted among some of his own tradespeople ; with the assistance of that nourishing food, paper, so frequently used in decayed circumstances, he finds himself, once more, existing in a temporary peace. Perhaps (in the language of a swindler) they may not think this poor man sufficiently DONE, in the first attack ; therefore the notes are duly honoured by them ; and, with a little assistance, the tradesman is enabled to take up his own
notes

notes in return ; in this instance, neither party loses their credit, and the note negotiation is renewed to a considerable amount ; the swindler, now, for many very cogent reasons, thinks proper to retreat with what cash he has obtained on the notes, together with what other money he can raise for the goods he has by various arts obtained from the honest and industrious part of the community, and the insolvent man is left to answer all the demands of the bills when due.

The total dissolution of the tradesman's character as an honest man is now at hand ; he is left destitute of money, friends, and credit, and he is indelibly branded with the character of a cheat and swindler. In his fall terminates the ruin of many respectable tradesmen, who are his creditors, or are so unfortunate to have their names at the back of any of those bills.

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This method of swindling is certainly the most dangerous, as it not only involves one man, but numbers of unfortunate families, in distresses not to be described. The bill-holder is generally a loser, but not so materially as the indorsers, as he has a right to sue every party whose names appear on the bill, till his demand is fully satisfied. In cases of bankruptcies you may observe a bill-holder prove under several commissions, if the parties concerned should all become bankrupts, as has been the case in some late failures; the bill-holder in this instance is no considerable loser, as it would be extraordinary if his demand was not nearly satisfied by the several dividends made under each commission, while the creditor in the common course of business is obliged to be content with four or five shillings in the pound, having only one commission to apply to for his debt.

In this case I have represented an unfortunate man made the dupe of a set of sharpers; though I do not brand him with
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the name of swindler, I can by no means approve of his conduct ; as every honest man, when he first finds himself embarrassed, by laying his affairs open to his creditors, is certain to meet with their protection and support.

It shall be my business now to lay open to the public a method practised with the greatest success without the aid of paper. A man with a genteel person and address, and capable, by a proper equipment, of supporting the character of a gentleman, attended perhaps by a man-servant, takes elegant and expensive furnished lodgings in a genteel part of the town ; he coaxes himself into good company, he pays his tradesmen punctually, and in every other respect he behaves as a man of honour and fortune. Being supported in this stile by his associates, till they find him sufficiently qualified to proceed upon business, he gains the respect of his landlord *, is paid at-

* If possible, they obtain lodgings in the house of some capital tradesman.

tention to by all his tradespeople, and has the good opinion of every body : and he remains some months in this state : some have continued in this situation above a year, in order to be secure in the adventure. Our gentleman now takes an elegant house in the most fashionable part of the town, he circulates a report that he is going to be married, he acquaints his landlord in a whisper, of the cause of his going into housekeeping, and his intention of removing as soon as he can complete the furniture of his house. The honest man naturally expresses his concern at losing so good a lodger, and humbly solicits the honour of furnishing him with such articles as he may want in his way ; which request our hero immediately complies with, and gives orders for every article he can supply him with to be completed in the most elegant stile. The good man of the house communicates this intelligence to some of his most intimate acquaintances ; they, by his introduction, likewise solicit the honour

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of this new customer's commands; thus, together with the connections he has formed with his other tradespeople, and the very good opinion they all had of him for so duly discharging every former demand, he is enabled to furnish his house in a very elegant manner, to the amount of some thousand pounds; his lady, perhaps, as amply supplies herself with jewels, and every valuable article that taste or elegance can suggest; when this business is completed, the subscribers to his wealth behold a pompous advertisement of *the truly genuine, magnificent, superb, elegant, and matchless* furniture of a gentleman going abroad, to be peremptorily sold by auction without reserve; and their honourable customer becomes totally invisible.

The next character I shall proceed to, is the petty swindler: he generally appears as a man in business, who has seldom any thing to do; or, if he had, is too indolent to attend to it. This wretch enjoys only a miserable

miserable existence, by obtaining goods on pretence of trade ; and instead of disposing of them with the usual profits of a tradesmen or shopkeepers, he pledges them to relieve his present wants. This little dealer is soon detected, as a few months discovers his traffick ; and when he finds himself detected, if he has any friend to assist him, the affair is kept as quiet as possible ; and the injured party receives some recompense for his poverty ; if not, you seldom find a man, under this description, escape unpunished ; as the facts are so easily and positively proved, there can be no evasion, and the gentleman's education is completed on board the *Justitia*.

The money-lending swindler is generally a pettyfogging attorney, a man who has been cleared by an Insolvent Debtor's Act ; or perhaps, at the very time he is transacting this business, is in actual custody of, either the Marshal of the King's Bench, or the Warden of the Fleet Prison ;

and, having conformed to the late Act of Parliament, is at large. This gives him an opportunity of contracting debts as a *free* man, and paying them as a prisoner, *by producing his jail certificate*. His connections, if he has any, are generally with Jews; who, in cases of good security, and, perhaps, forty *per cent.* are induced to advance the cash; but the general mode is advertising, to *lend any sum of money on personal security, or to discount bills*. If you want a bill discounted, he is sure to know both the drawer, acceptor, and indorsers; and is well convinced they are all good men, although they really are the greatest thieves existing; and he assures you, that he will advance the cash in a day or two; at the same time he does not fail shewing you, what a number of bills he has by him to get cashed; and others, nearly due, to a considerable amount, together with a number of letters on his desk, some ready to send away to the Duke of B. Lord C. the Countess of D. and a score other persons

sons of rank, for all of whom, he tells you he is getting money advanced on different securities; and, ten to one, he dispatches, or receives, in your presence, letters to, or from, people of fashion and fortune. The matter now in question, is, how he is to get an emolument from this harangue, in favour of his own consequence? For that purpose he informs you, from the multiplicity of business, and numbers of gentlemen that have applied, and given him a deal of trouble in facilitating their business; and even when he had the cash lying in his desk, ready for the party to receive, they have not come for it; but got their business compleated elsewhere; and never had the generosity to make him the most trifling acknowledgment for his trouble; to avoid a similar circumstance (as he makes a point of never undertaking any matter but what, he is well convinced, he can compleat) he is come to a resolution of always having his trifling commission at the time of application;

tion; the demand generally is, for a sum not exceeding 50*l.* half-a-guinea, 100*l.* one guinea, which is the whole premium you are to pay, except the legal discount, as his *principles* are all *gentlemen of character*, who never accept more; and it would be the greatest affront even to mention it to them.

If you apply for money on your own bond, you may have it: half-a-guinea in that case is required as an entering fee, and in three or four days he shall be able to complete your business. His principal must be consulted, *merely as a matter of form*, as he leaves the business entirely to him as agent. In a day or two he sends a letter desiring to see you, or perhaps calls with his pretended friend, who is to advance the cash. The principal is very well satisfied with your responsibility for the sum, but in case of death many inconveniencies might happen, to avoid which, he advises your life to be insured, and he produces a *plan of the equitable*

equitable assurance office, Black-fryars Bridge.

If you agree to give that security, you may have the money at five *per cent.* and on your acquiescence, a day is named for payment. On bespeaking the policy you must deposit half-a-guinea; and, as it must be entirely paid for before it is taken out of the office, consequently you must advance the cash: as to filling up the bond, he never makes any demand, but leaves it entirely to the generosity of the gentleman. After this transaction, *you are never more troubled with either his visits or letters.* Upon enquiry at the office you find no policy bespoke, nor do you ever receive any satisfaction for the guineas you have paid. Notwithstanding the frauds daily committed of this nature, the offender escapes with impunity, and flourishes in villainy, because many tradesmen will sooner put up with the loss, than by publishing the transaction convince the world they are in want of money: though I cannot conceive the disgrace of such a mischance, as there are few people in business

ness who have not been at certain periods much distressed for that very necessary article in life called cash.

Before I quit this money-lending business, I must mention one particular circumstance which came immediately within my own knowledge. A very intimate acquaintance of mine was applied to by a person of genteel appearance, who afterwards proved to be a Jew: he said he frequently had bills of his acceptance pass through his hands, particularly some drawn at Manchester, and he now took the liberty of waiting on him, as persons in business were frequently in want of a temporary supply of cash, to offer him the loan of two or three hundred pounds, as he had a sum of money by him he should not wish to invest for some time. My friend thought the circumstance singular, but judged the man might have some knowledge of his connections, as he had particularly named Manchester bills, he accepting drafts from
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that place to a very considerable amount. My friend therefore gave him for answer, that he would consider of it, and let him know in a day or two: and he took the address of the Jew, which was in the neighbourhood of Leadenhall Street. After considering of the matter, he thought he could make some advantage of the money, and he resolved to take it for a few months. Accordingly he wrote a note to the Israelite, acquainting him he would wait on him the next morning: he went according to appointment, and gave to him his own notes, one for 150*l.* at 3 months, and the other for the like sum at 6 months; in return for which he received a draft on a banker for 300*l.* and paid the discount, amounting to between 5 and 6 pounds in cash. The following day he sent to the bankers, when to his surprise he received for answer that no such person kept cash at their house. He immediately went to the residence of the Jew, who was not at home; he left word he would call again in the evening. When

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he saw him, he made a very flimsy apology: my friend insisted on his own notes, and the money he paid for discount being returned, but was unable to recover either. The Jew then offered him bills upon different people at a short date, to the amount of the sum, which he refused; as his only wish was to recover his own notes, and entirely get rid of the connection. After many words on both sides, they parted for that evening, the injured party, as may be conceived, much dissatisfied. He called on me in his way home, and we both agreed to go in the morning to the Jew. He first went to the door, but did not get admittance, as he was told Mr. ——— was not at home; we went to a coffee-house in Leadenhall Street: in about half an hour I went to the Jew and instantly gained admittance, and in a few minutes my friend appeared, as we had concerted; we insisted on his giving up the two notes, or I would assist in carrying him before a magistrate, when he might rely on being committed
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for defrauding my friend of his money and notes under false pretences. After many threats, we proceeded to put them into execution ; but at length we obtained one of the bills, and waited near two hours, whilst he sent after the other ; which, at last, appeared ; but we were obliged to depart without a shilling of the discount being refunded. Upon strict enquiry into the character of this gentleman, we were informed, his only method of existence was, by a variety of impositions of a similar nature ; but by restoring, on detection, a part of the property, he has hitherto escaped justice.

The writer hopes, that this anecdote may be a caution to persons in want of cash, never to part with notes, or any kind of security, 'till they receive the full value either in specie, or Bank bills.

We now proceed, by pointing out a set of men who live on the public at large ;

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this set is composed of men that are called agreeable companions ; and they introduce themselves into genteel frequenters of taverns, coffee-houses, &c. In consequence of their address and conversation, they gain the esteem and confidence of some of the most opulent and respectable of their companions ; and having obtained an invitation to private parties, at their houses, they establish themselves as the sincere friends, as well as agreeable companions ; from a number of acquaintances, thus cultivated, the swindler has an opportunity of getting his board at the expence of his friends, as no party is complete without him ; he is obliged equally to their pockets, for his other necessary expences, as his general plan is borrowing, at first, a few guineas, and paying again with punctuality, at the expence of some other good friend, 'till he finds a convenient opportunity of borrowing much larger sums, from as many of his acquaintances as he can ; at the time for repayment, he, consequently,

consequently, loses the good opinion of his associates ; this circumstance, however, gives him very little concern, as, at their expence, he is enabled to introduce himself to a fresh set of acquaintances, at some distant place, on whom he practises the same artifice. A person, under the above description, has lived on the public for the last ten years ; and is well known, at many coffee-houses in London, by the names of H-gh-s and P-tm-n.

A method had been practised, with tolerable success, for many years, of getting a pretended recommendation to a tradesman in London, from some respectable customer in the country, by which he obtains goods ; and to give the transaction a better colour, he frequently desires them to be packed, and sent into the country, directed to a Mr. —, in the same town, or near the residence of the pretended recommender ; and he has some accomplice, on the spot ready to receive them.

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As a proof of these proceedings, I shall relate a transaction exactly as it happened :
 “ A man, by the name of Williams, applied to tradesman, in Piccadilly, with a recommendation from a gentleman of family and fortune, in Somersetshire, and a very good customer ; in consequence of which, he obtained goods to a considerable amount ; and they were all packed and sent into the country, as the tradesman supposed, after his new customer ; the fraud was not found out 'till too late ; when it appeared very clear, to the deluded tradesman, that the very goods he sent by the waggon, one week, were shipped off, at Bristol, the next.”

This species of fraud is easily detected by writing to the gentleman who is represented as the recommender.

I shall now introduce the female sharper : This lady is generally a woman who has existed by prostitution, from her childhood.

hood. In the progressive course of her negotiations she finds it absolutely necessary to take a husband, as coadjutor, whose principles tally with her own ; and he condescends to act in the capacity of a pimp and pander to his wife's vices ; at last, he becomes an incumbrance ; and his absence is thought prudent by his wife's gallant, who procures him some appointment abroad, perhaps a place or pension on the Irish establishment ; and he leaves his wife under the protection of his patron, who supports her extravagance as long as she is able to cover her debauchery and inconstancy ; but, on his detecting her, she loses her benefactor, and, once more, becomes public property ; unable now to get money sufficient to support herself in her former style, she has recourse to credit with every tradesman she dealt with during her affluence ; and she continues to live, in the old style, 'till her creditors become clamorous ; some, perhaps, may arrest her ; she then produces

duces a certificate of her marriage, and sets them all at defiance.

About four years ago, a Mrs. Br-dl--y, by this means, avoided paying a debt of near seventy pounds, which she had contracted with Miss Ross, a milliner, in King-street, Covent-garden; this circumstance came, particularly, within my own knowledge, having been on the Jury when Mrs. Br-dl--y proved her marriage, by producing the person who gave her away, and the parish register of St. George's, Hanover Square; I have heard, since that time, that her husband has surrendered as a fugitive, and been cleared by the last act of insolvency.

I shall now exhibit a set of people, that, I believe, cannot be legally deemed swindlers; but may, most certainly, be admitted in the list of eminent sharpers.

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This description of men are commonly uncertificated bankrupts, or broken tradesmen ; having lost all credit in their original line of trade, they apply themselves to some other employment, which is generally one of the following, viz. tobacconist, hardware-men, grocers, pastry-cooks, button-fellers, brandy-vaults, eating-houses, or chandlers shops. After taking a house suitable for either of the above purposes, with what little ready money he can raise, and some credit he may be able to obtain, he is capable of fitting up a shop handsomely, and making a very great show of business. After remaining a convenient time in that way, it is requisite to give some hints that he intends going into the country to enter into partnership with some old rich relation or friend in a very capital line of business. An advertisement immediately appears in the papers, addressed to “ an *industrious couple capable of advancing a certain sum*, who may have an opportunity of entering on a very capital shop, where with a proper at-

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tention an ample fortune may be acquired in a few years,

“ The reason of the present occupier quitting, is an engagement *in a very capital manufactory in the country.*”

This bait is frequently swallowed by some honest industrious man, who perhaps has been labouring the whole of his life for a few hundreds. With the well-wrought story of the disposer of this bargain, and the assistance of his swindling broker, the poor man's money is condemned in what they call a fair way, by the good will probably amounting to two or three hundred pounds, and the goods and stock, never paid for, taken at a fair appraisement. With seven or eight hundred pounds in his pocket, the sharper is now equipt for a fresh scheme at some distant place, leaving his creditors to lament their loss, and the new shopkeeper to starve in his new mansion.

I shall

I shall now conclude with giving the public one general caution, that is, to well enquire into the characters of strangers in general, before they give them any credit. And at this time it is also necessary to examine the books of both King's bench and Fleet prisons, before they open accounts with any new customers, as there are apparently the names of many very respectable men on those books. And in case you press them for the payment of your money, they are apt to produce, instead of cash, a certificate of their commitment.

To the EDITOR.

I Should be most egregiously deficient in politeness, if I was for one moment to withhold the thanks which I owe to you, for the honor you have done me, in prefixing my name to your invaluable work;—as the early part of my life was spent in arms in the service of my country, I hope that I shall be held excuseable, for wanting that polish which ought to decorate my acknowledgments of the very honourable testimony you have borne to my character,—but I pray you, Sir, to accept the honest blunt gratitude of a soldier—and believe me, that I shall eternally lament, whatever my success has been, or may be, that I was forced to abandon the standards of war! but what could I do? it was natural that I should have recourse to some other profession, when I found the impracticability of getting the sentence of suspension, inflicted on me by a court-martial, wiped away——this education

cation was the only advantage I had to boast of, when I arrived in London.—I had but just fleshed my maiden sword—modesty prevents me from boasting of the credit I have gained in this city; many are the sleepless nights that I have spent to mature my projects! I shall only say, that it will make me truly happy, if my example can be shewn in such lights, as to be of service to my fellow citizens, and the community at large;—and believe me, Sir, that in spite of the many avocations of my private business, my magistracy, and my frequent calls to attend his Majesty's ministers with my poor advice on public affairs, I should certainly have attempted to write the book, you have so aptly suggested and christened, if I did not think any endeavour of mine needless, after the exquisite plan that you have laid down; you have but to fill up the out-line you have marked out, and your performance will vie with the Justitian code!

Give

Give me leave, Sir, with the greatest humility and deference to make one remark.—In this very great commercial city, it is impossible, even in times of the highest national prosperity, but many honest men may be in want of money. Your book, by its pertinent general cautions, may cause great inconvenience, by deterring people from attempting to get a bill discounted in a fly corner, and may injure the honest, fair, respectable dealers in money traffic.—Would it not, Sir, be therefore an act of public and humane justice, to publish a list of the names and abodes of those unexceptionable immaculate characters, to whom the community may resort, with ample and unlimited confidence *.

Be assured, that I shall contribute to your stock of cautions with impartiality, altho' the objects were my nearest, and my dearest friends.

* The Alderman's hint is so much approved, that the Editor has it in contemplation to print the above list, and distribute it *gratis*.

AUTHENTIC CASES.

THE following genuine anecdote, of a certain MAGISTRATE, has been transmitted to the Editor, it comes from undoubted authority.

A certain Magistrate called lately at the house of Monf. F - - - - e, a very honest and respectable Swiss gentleman, who is in the wine and spirit business. “ My dear Sir, says the Magistrate, I am distressed to the extreme, that the multiplicity of my business should have, so long, prevented me from recollecting the trifling sum of two guineas, which has been so long owing to you ; I can only excuse myself by paying you immediately ; and requesting you to accept, for the future, of the custom of my little family ; be so good to give me a pen and ink ; pray what cash have you in the house ? ” “ A few guineas,” says the unfortunate Swiss, pulling out some money from his pocket, “ Oh ! very well, said the Magistrate,

Magistrate, I will give you a draft on my banker for eight guineas ; and you shall give me the difference : the Swiss took the draft, and gave the Alderman six guineas. Next day, the poor Helvetian went into the City ; and, on producing his draft at the banker's house, was laughed at by the clerks, and assured, that they had none of the Magistrate's cash. Some weeks elapsed, and no Magistrate appearing, the Swiss gained intelligence, that he frequented the Cannon coffee-house, where he detected him. " My dear Mr. F——e, I am heartily glad to see you ; as sure as I have a head on my shoulders, I will call on you to-morrow ; " " by Gar, says the Swiss, me no want your head, but me want my money ; I vill wait at home all to-morrow ! " To-morrow, the next, and the next day elapsed ; and Mr. F——e has not since seen the Magistrate. A directly similar circumstance happened between the Magistrate and Mr. W——n, the celebrated gun-smith, but for a larger sum.

A well

A well-concerted device.

A man of a Scotch name went into the shop of a tradesman in Oxford-street, and he pitched on goods to the amount of 60*l*. He then, with great appearance of honesty and plausibility, said he had not sufficient cash, but that he had a note of one C——s for 100*l*. who lived near at hand, and he proposed to the shopkeeper to take the note until the next day, and make enquiries about C——s's character ; and, if he should turn out a responsible man, he then would pay the amount of the goods out of the note, and take the balance. To this proposal the shopkeeper acceded ; and, at the request of the Scotchman, he gave to him an acknowledgement of having received a note from him for 100*l*. In the course of the day the shopkeeper waited on C——, who was surprised at being told he had a note of his, and he desired

F

to

to see it. C—— seized the note, swore it was a forgery, and threatened to take the shopkeeper into custody, who, being affrighted, with great difficulty prevailed on C—— to let him go, although he assured him that he would assist him the next day in apprehending the forger when he should apply to him to know his resolutions about the note. The next day the Scotchman came at the appointed time; and when the shopkeeper sent to apprise C——, he found that he had decamped with the note. To conclude, the Scotchman sued the shopkeeper on his acknowledgement, and recovered 100*l*. This adroit manœuvre was executed under the directions of Mr. H——y T——m——P——r, who also brought the action; and he had the modesty to send a challenge to a very worthy Serjeant, who, being the lawyer for the defendant, had *sullied* the purity of Mr. P——'s character,

An

An incredible attempt.

The day before the execution of the unfortunate Mr. Hackman for the murder of Miss Ray, his sister, who was nearly distracted with grief, received a letter from a certain city magistrate, informing her, that he had sufficient interest to procure a mitigation of that part of her brother's sentence which condemned his body to be anatomized at Surgeons'-hall, provided she would advance fifty guineas, to pay the application for this extraordinary favour through the different clerks in the offices of state. The sister, anxious to pay every attention to the corpse of her brother, being unable to write, handed the letter to a gentleman of very great eminence in Doctor's-Commons, whose goodness of mind had brought him into that scene of distress: so soon as the gentleman had read the letter from the alderman, he could not avoid exclaiming harshly at an attempt to swindle money at
such

such a moment, and on such an occasion. It seems that his worship, who constantly prowls about the public offices, had heard that this part of the sentence had been actually relaxed. The next day his worship attended at the gallows, and pushed himself into the croud when the body was delivered to his friends, in hopes of touching the fifty pounds. As the magistrate is never at a loss for an excuse, he now says that he intended to appropriate the money, if he had received it, to a private charity.

The Cheater tricked.

A horse-dealer most grievously imposed on a gentleman in the sale of a horse. He had warranted him sound, and fit to undertake a long journey, in consequence of which the gentleman paid him ten guineas. Before the horse had gone ten miles, he turned restive, and the rider was obliged to alight, and hire a horse for the
re-

remainder of the journey. On his return to town, he called for his horse, which had not lost his good condition, and rode him to the livery-stables where he had bought him. On his arrival he met the dealer, who enquired how he liked the horse: and the gentleman spoke so largely in his favour, and the horse looked so well, that he began to be staggered in his opinion of his nag; the gentleman told him, that, although he had no further occasion for him, he would not part with him for a farthing less than twenty guineas. The next day a gentleman came to the dealer, and, having viewed all his horses, pitched upon this very nag; and the dealer sold him for thirty guineas, and took a guinea earnest, and removed him into another stable. In a few hours the proprietor arrived, booted and spurred, to take a ride, and when he heard his horse was sold and gone away, he expressed his concern, although the dealer paid him his twenty guineas. Out of the twenty guineas the gentleman repaid his friend the guinea
he

he had left as earnest, and they laughed over a bottle of wine at the horse-dealer, who chuckled for some time at the ten guineas profit, but in the end, never seeing the chap who had left the earnest, found that the tables had been turned on him.

The same plan was adopted by a vender of Anderson's Pills, at Portsmouth, who, procuring a stranger to enquire for a quantity for immediate exportation, and deposit some earnest, got rid of a large stock, which now remains in the hands of the shopkeeper.

There is a species of swindling lately practised, which is a discovery by the moderns ; and that is, to get possession of empty shops, and to open them in some branch of retail trade, for the purpose of defrauding the wholesale dealers ; and also, by the same means, to obtain a credit on
their

their notes ; and when *these respectable shopkeepers* have done their utmost, they decamp, with the remainder of their ill-got stock, to another part of the town.

The mode of obtaining goods from the wholesale dealer is, to bargain on the lowest terms for ready money *on delivery* ; but that event taking place, some stratagem to evade payment is used, or notes are pushed off, with a little cash to sweeten the pill.

To prevent this fraud, the different alehouses, butchers, chandler's-shops, and bakers, in the neighbourhood, ought to keep a watchful eye on their new neighbour's plans of operation ; and every dealer should order his servants to make diligent enquiry at such places, before they have any trust-dealing with strangers ; and, as they often use reputable names, enquiries should be made if the self-recommender is impowered so to do.

A gen-

A Gentleman who writes M. D. after his name, and really is a physician, obtained 20*l.* from a journeyman shoemaker, by the following scheme: —

His Landlady solicited him to employ this man as an act of charity, having eight children, and being a good workman: He immediately told her, on account of the character she gave of him, that he would get him an appointment in the Custom-house: she flew to her poor friend with the good news, and raised the spirits of the whole family; the next day the Doctor in his carriage called on the shoemaker, with whom he had a conversation; and he assured him of his friendship, at the same time sounding him on the grand object, how his credit stood, putting it on the footing of paying fees of office, douceurs to clerks, &c. — In a few days he called again, and prevailed upon the man's landlord to advance 20*l.* for the above purpose. — He never afterwards saw the Doctor,

tor, and the poor shoemaker now pays his landlord at so much per week, out of his earnings as a journeyman. — The Doctor took the benefit of the insolvent act.

A tackle porter, upwards of seventy years old, having saved some money, purchased a small cottage, and a piece of ground, the rent whereof furnished this man and his aged wife a comfortable subsistence. A swindler, envying their happiness, applied to the old man to know if he would sell this purchase, which he refused, both he and his wife being fond of the place; the swindler declared that his partiality to the situation was the only inducement he had to attempt such a disadvantageous purchase, and that, as to the old pair, if they had a larger income than the produce of their lands then brought to them, their place of residence could not be so material an object to them: for his part, he pro-

G posed

posed to build an elegant house on the spot, and lay out some thousands in gardens: and after a variety of interviews, he at last obtained his wishes; and the old folks agreed to take a security on the premises for the payment of a sum of money, and a certain annuity or rent, together with a bond, &c. No sooner was this deed executed than the villain disposed of the property, and the old pair, upon entering an action against him, found that all the security they had a title to, and all the consideration they were to receive, was the payment of an annuity bond never meant to be fulfilled, as, before the first payment came due, the fellow was in gaol, and was discharged by the insolvent act. In consequence of this misfortune, the old woman in a fit of despair put an end to her existence, and the man is now a pauper in a workhouse.

A tradesman, in want of money, applied to an advertiser, who, being very specious, gained

gained the unwary man's confidence, by professions of friendship, and not only undertook to relieve his present temporary distress, but to be a firm support to him in future, assuring the tradesman, his object was not to be a gainer by money-lending, but to encourage industrious and honest men, wherever he could find them, knowing no other use money was of, than by its circulation to promote the happiness of individuals: that he had upon his list of applications, a tradesman under the exact description of the person he was now in treaty with, and whose situation arose from the same causes, and that he would introduce them to each other. Accordingly they met; they mutually drew bills on each other, and the money-lender advanced the cash in the most liberal manner: the bills fell due, and were honoured. A second recourse was had to the party, but for a larger sum:—here the villain took off the mask; no value was ever paid for those acceptances, and the deluded tradesmen

were left to bewail their credulity, and the loss of their friend, who has been invisible to them ever since.

Anecdote of an Architect.

A gentleman of family applied to an advertiser : he told the applicant, his name was sufficient to stamp credit on the negotiation for 1000 l. but that bankers and monied people did not pay that respect to gentlemen's notes which they did to folks in trade, wherefore his principal always wished to have some capital tradesman's acceptance or indorsement. The gentleman then told this agent, as he did not choose to ask such a favour from any one he knew, the matter must stand for the present, and was withdrawing, when the agent said a thought had struck him which might accommodate the matter ; and that was, a considerable architect had applied to him for 1000 l. for six months, and that the business was to be settled the next day.

Now,

Now, says he, I think he can have no objection to exchange acceptances with you, by which both parties will be served; and I can assure you, upon my honour, of the solvency of the builder, of whom you may yourself enquire, (giving him his name and abode.) An interview was held at the builder's house, in an elegant neighbourhood, and acceptances were exchanged: no consideration was ever paid to the gentleman; the architect is a prisoner at large; and the gentleman is sued for his own acceptance, and also for his draught on the builder, which is unpaid.

Anecdote of the same Architect.

He bought or contracted for ground to build upon, and agreed with a bricklayer to finish the houses at a certain price, and in a stated time, and took the bricklayer's bond for the performance. On his part he promised to pay so much on the first story,

story, so much on the second, and the whole when the roofs were covered in. By some artifice or other he avoided payment till the second story was finished ; at which time, the workman's credit being nearly exhausted, he pressed him for money, which the other promised the next week ; but not doing it, the bricklayer's situation obliged him to insist upon being paid, or he must stop the building. He was assured he should have his money soon, and every stratagem to inveigle the poor man was used ; but the fact was, the builder had no more credit. Failing in this masked battery, he then opened a real one, and told the bricklayer, if he did not have the buildings perfected by the time agreed on, the bond to recover the penalty should be put in force : the bricklayer consulted his friends on the occasion, and they assisted him with the means to finish his undertaking, and to arrest his employer if he was not paid in a proper time. He completed his part, and, when he demanded

manded his money, the worthy gentleman produced a certificate of his being a prisoner on the books of the King's-Bench prison.

The Swindling Agent.

A young gentleman having been prevailed on to give his notes to a large amount, in order to raise money, he attended at a coffee-house to see the discounters, and was surprised at a strange person enquiring for him by name, and asking him if the paper he held in his hand was his hand-writing, and if he had received the value. The gentleman, agreeable to the directions he had, answered, Yes! This strange person went away: he soon afterwards returned again; and, addressing the gentleman a second time, said he was afraid he had got into bad hands, for that another of his notes had been offered by a suspicious character, and therefore

therefore he wished to be informed of the negotiation : the young gentleman then told this friendly stranger the particulars ; on which he exclaimed—" I am sorry for " you, Sir, you've got into the hands of " swindlers ; however, if you'll follow my " advice, I think I can get you out of the " scrape, with some little loss." The young gentleman then told him they had got his notes to the amount of 300*l*. " Let me see," says he, " I have only advanced 200*l*. " upon this note, and letting the rascals " have 100*l*. I shall get up the whole." This was effected the next day, and the gentleman gave his notes for 300*l*. payable at different periods ; which sum there is no doubt was divided amongst the parties. This negociator, or agent, has been before the Litchfield-street justices for similar offences. He lives not far from Wood-street, is a *smart* fellow, and calls himself a merchant.

The

The Travelling Negociator.

This is a smart red-haired Caledonian, and assumes a Scotch title; he travels genteelly; he provides himself with the name of some respectable gentlemen in the neighbourhood, where he takes fresh post-chaises, and, by his address, prevails on the landlord to give him cash for a draught on his banker in town; but, alas! when the draught is presented, the drawer is totally unknown to the banker. In an excursion of this sort to Wales and back, he made a large sum in 1779. It is said he is now in prison in France, for having given a treat to the officers of a regiment; he was apprehended, as he was quitting the place, for the expence of the entertainment.

There are a most dangerous set of men who call themselves Sworn Brokers, and whose principal employ is among little

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public

public houses, which they perpetually advertise to let. On this occasion the house is filled with company; a large stock is laid in, and the new landlord persuaded it is a house of great trade; the good-will is accordingly paid for, and the stock, &c. appraised, which always turns out more in value than first mentioned. If the man is not able to pay the difference, and he happens to be of a complexion the broker can work upon, he lends the balance, taking a judgment for the same, which if not punctually discharged, an execution is sent in, and the poor man totally ruined; and the house comes again into the broker's possession, and is re-advertised. If the comer-in pays the whole, a little possession soon convinces him of his desperate situation, and the broker who appraised him in, cajoles him to join in the combination of letting it to another, and teaches him his cue for the part he is to act in the business, to get out of the scrape himself: thus the broker will have probably

bably two or three new tenants in the year. Young people going into this line of business ought to be very circumspect, and by finding and enquiring from the excise-officer who surveys the house, they will be enabled to form an idea of the consumption of spirits, and other exciseable stock, which otherwise is always falsely stated by the auctioneer, or broker, to them; and this will also discover what quantity of liquors are laid in on the occasion.

A coachman who had scraped together some money, wanted to procure a Number or two for hackney coaches: he was informed where two were to be met with; he applied to the man, and articles of agreement were to be drawn between the parties: an attorney was employed by the coachman, who drew them accordingly, and a meeting was appointed; but the proprietor of the numbers took an opportunity
to

to acquaint the coachman's attorney, that the meeting was postponed: he availed himself thereof, had another agreement ready drawn, read to the coachman, and in an unguarded moment he prefixed his mark thereto. The deed was witnessed, and turned out to be articles of copartnership; debts were instantly contracted, horses sold, judgements granted; and in short, had not the officers of justice intercepted the proprietor of the numbers, in an excursion upon the high road, where he collected money without a legal warrant, the coachman must have been totally ruined.

Swindling Shopkeepers,

Whose appearance carries an idea of trade, have bills drawn in the country upon the house, which are accepted, and duly honoured, for some time, till a degree of credit is obtained, when they never fail to become

become bankrupts, or go to gaol. A little attention to the negociators of this paper will soon decry the imposition, as they are generally circulated by the means of very suspicious people.

The Common Thieving Swindlers

Are liable to detection and punishment, very speedily, if properly attended to, as they do not, if the shopkeeper is on his guard, always sin within the protection of the law. Amongst the silversmiths the bait is mourning rings to be made for a relation who is just dead, and left them an ample fortune: this brings on an acquaintance; and sundry goods are wanted for presents, which being delivered, at once discovers the character of the party, and the tradesman's credulity is the only credit ever opposed in his books to the swindler's debt.

A

A very successful petty Swindler

Wrote circular letters by each post to sundry London shopkeepers from different parts in the country, saying, that when he was in town they might remember that he bought goods, enumerating a variety of articles, which having worn well, the shopkeeper has acquired his confidence thereby; and that, being now in want for himself and family of sundry apparel, or otherwise, he desires they will send the articles to him by such a coach; and that, as his house is about half a mile from the road, they will direct the parcel to be left at such an inn, where they will be received for him; and that he will be in town at a stated time, and pay for them. If he succeeds once in ten times, he is sufficiently paid for his letter-writing. One of these adventurers is now at Woolwich, employed in ballast-heaving.

A Cau-

A Caution.

The Society against Swindlers is opposed by a Society of Swindlers, who are, by their unanimity, generally able to make good head against their antagonists. Sometimes indeed, as in the case of two respectable Jew gentlemen, a Mr. K—g and Mr. E——s, they box about a Pigeon, and, in a moment of thoughtless wrath, they let the *Cat out of the Bag*; but these differences, like the quarrels of man and wife, are soon healed, and mutual interest, that great balm for human actions, cements the flaw. To carry our polite phrase a little further, the unfortunate borrower has as much chance with them as a *Cat in Hell without Claws*; for the swindling money-agent has a swindling broker, who does business for a swindling money-lender; and, when the game grows desperate, care is taken to throw a swindling attorney in the way of the dupe (who fears to employ his own attorney): this
 swind-

swindling attorney lifts up hands and eyes to heaven at the enormity of the offence, but is not surpris'd, as he has before heard of such people: he, with the usual terrors of expence and character, frightens the dupe into a compromise; and then he conveys intelligence to the swindling fraternity, who ten to one are in the next room. A lisping gentleman, who wears his own hair, has been well known in the King's-Bench, and has been lately smuggled into the profession as an attorney, plays this game pretty deep.

A very material Caution.

A gentleman took a ready-furnished lodging in Berner's-street some months ago. After having resided there for some time, he went out of town to his country-house, at a few miles distance, where he was accustomed to spend, if the weather was fine, a day or two in each week. On his

his return to town, he unlocked the *drawers belonging to the house*, where he kept his valuable things; and, having occasion to open his pocket-book, he found that he had been robbed of a 50*l.* bank note; and what made the matter singular was, that the drawer and lock were not forced, and there were watches, rings, and other notes in the drawer, to a considerable amount. The rooms were locked, and the only persons that had been in the house were the mistress and a female child, who was the servant.—On enquiry, the mistress, who had been in the greatest distress that very week, and obliged to pawn her things, suddenly became flush of cash; but the gentleman had no memorandum of his note. The mistress was interrogated where she had got cash, and her answers were false, and the people she named denied having ever had any connexion with her. Under these circumstances she was apprehended, and taken before a magistrate, who, notwithstanding the strong presumptions of her guilt, did not feel himself legally empowered to commit her; but he dismissed her with proper cautions for future care, and exhorted her to reflect how narrowly she had escaped the gallows.—*It is therefore evident that it is highly imprudent to keep property to any amount in a lodging-house, where there are always duplicate keys.—Lodgers should always be provided with good locks to their boxes and portmanteaus.*

The Puffer.

There has been a trick to obtain credit from shop-keepers lately practised with success.—A very young well-dressed man purchases trifling articles at different times, and pays ready money, and the tradesman sends them home to his lodging. A gentleman, who *chances* to be in the shop whilst the young man buys somewhat, observes to the shopkeeper, that it is a pity that some friend does not advise the young man not to be so profuse of his property; that his parents died a few months before he came of age, and had left him a very large sum of ready money, which he now was squandering with all the prodigality of youth.—This kind humane remark encourages the shopkeeper to trust the chap, who at length (in the phrase of swindling) *dishes* him for something considerable.

The following Account is extracted from Mr. G. Parker's "VIEW of SOCIETY and MANNERS," a very useful Work.

"THREE or four Jews hired a large house in the city, with a gateway in the middle, and a crane near it, accompanied with small warehouses, in which are a number of casks filled with sand; likewise a great many large sugar-loaves

loaves in appearance, which are only clay done up in blue paper, but corded and made up so nicely, that no eye, however practised, can distinguish them from real ones without unpacking.

“ An elegant accompting-house is furnished out with the proper apparatus of apparent waste-books, journals, and ledgers; a number of large books stuck up in proper niches; and three or four clerks, seemingly busily employed, with bills of parcels before them. The books are bought at sales, as waste-paper; and from their appearance seem old and full of business. The clerks are a set of Jews, who are privy to the scheme, and equally ready at fraud as their masters.

“ A dining-room, elegantly furnished upon **the mace*, receives you, whenever it is necessary to

* The *Mace* is a man who goes to any capital tradesman (a watchmaker for instance) in an elegant *vis-à-vis*, with two or three servants behind it. He tells the watchmaker, that he lives in some one of the principal squares, or one of the fashionable streets; that my Lord —, or the Duke of —, or some man of fashion, has recommended him as a good workman, and that he wants some articles in his way; for instance, a horizontal repeater, capped and jewelled, and that it must be done immediately: in the mean time he wants the loan of a watch until his own shall be made. A number are shewn him to make a choice of.—He borrows one and steals another, so the tradesman is two watches out of pocket.—

“ The same conduct is used with regard to furniture,

to admit your visits; a black servant opens the street-door to you; and the foot of the stair-case presents furtouts, boots, livery-clothes, a large blue coat with a yellow cape, and other articles which opulent trade arrays its servants with.

“ In this knowing, thieving, but merchant-like look they commence trade. One sets off for Manchester to buy velvets, fustians, cottons, &c.; another to Birmingham and Sheffield, to buy hardware, plated goods, &c.; and a third, perhaps, to Chester, to purchase Irish linens.

“ The amount of whatever is bought on this first journey, they draw upon the *Firm* of their own house for; and before the goods are packed up and sent, the bills are honoured and paid.

“ On their second or third journey, their punctuality being now established, they want a large assortment for exportation, and credit for one, two, and three months. The goods are chosen, packed up, and sent to their associates in London, where they are disposed of twenty or thirty *per cent.* cheaper than the prime cost they had bargained for; nay, sometimes,

ture, &c. which being sent to the *Gentleman's* house, are moved immediately to another, and sold for half value.—

“ The greatest man in this way is th famous Mr. J——.”

times, cheaper by many degrees than their prices with the first vender.

“ The bills which were made payable at a month become due, and are noted and protested; the second month's bills fall due; the *house* has stopped payment; by the time the third month's bills are due, they become bankrupts, the assignees of their own complexion are chosen, and not six-pence in the pound is remaining for the creditors.

“ Petitions are ineffectually presented to the chancellor, for a number of unjust creditors of the same profession and persuasion over swear the just ones; and, by exceeding them in number and value, the house obtains its certificate, and has again the power of swindling.”

P O S T S C R I P T.

The spirit of malevolence and detraction in this city cannot be more clearly evinced than by the following advertisement, which was inserted in the English Chronicle of March 29, 1781. It is a melancholy consideration, that the oath of a *respectable* magistrate should be questioned by an anonymous scribbler. The Editor has inserted the following malicious
pub-

publication, because it has ridiculously been considered to allude to that immaculate character to whom this pamphlet is dedicated, and who has lent such kind aid and fostering protection to this second edition.

"The following curious paper is not the less extraordinary for being authentic. It is the qualification of one of the Members of the Court of Aldermen for a seat in Parliament; but it is not his best qualification, as many of the tradesmen in London and Westminster can testify.

"Borough of Abing- } I JOHN HARDING, Gentle-
"don, in the coun- } man, Mayor of the Bo-
"ty of Berks. } rough of Abingdon, in
 "the county of Berks, do hereby certify, that
 "on the sixth day of September instant, be-
 "ing the day of election for a Member to
 "serve in Parliament for the said Borough,
 "Thomas Wooldridge, Esq. standing as a can-
 "didate at the said election, and being there-
 "unto required at the time of the said elec-
 "tion, did take his corporal oath before me,
 "in the form, or to the effect following: (to
 "wit.)

"I Thomas Wooldridge, of the parish of
 "St. Mary-le-Bow, in the county of Middle-
 "sex, Esq. do swear, that I truly, and bonâ
 fide,

“ fide, have fuch an eftate in law and equity,
“ to and for my own ufe and benefit, of or in
“ lands, tenements, or hereditaments, (over and
“ above what will fatisfy and clear all incum-
“ brances, that may affect the fame) of the
“ annual value of three hundred pounds, above
“ reprizes, as doth qualify me to be elected and
“ returned to ferve as a Member for the bo-
“ rough of Abingdon, in the county of Berks,
“ according to the tenor and true meaning of
“ the act of parliament in that behalf; and that
“ my faid lands, tenements, or hereditaments,
“ are lying or being within the feveral parifhes,
“ townfhips, or precincts, of Cheadle, in the
“ county of Stafford, and St. Martin in the
“ Fields, in the city and liberty of Weftminfter,
“ and county of Middlefex.

“ Given under my hand, at Abingdon
“ aforefaid, the twenty-eighth day of
“ September, one thoufand feven hun-
“ dred and eighty.

“ JOHN HARDING, Mayor.

“ *Observations on Mr. Alderman Wooldridge's Estate*
“ *at Cheadle, in Staffordshire.*

“ Mr. Alderman Wooldridge had an eftate,
“ called Thornbury Hall, in the parifh of
“ Cheadle, in the county of Stafford, which
“ he purchafed fome years ago, fubject to a
“ mort-

“ mortgage thereon to Mr. Will. Fowler, of
 “ Woodhead, near Cheadle, for securing 1150*l.*
 “ and interest.

“ The Alderman afterwards mortgaged the
 “ equity of redemption of the estate to Messrs.
 “ Halliday, Duntze, and Co. bankers, for se-
 “ curing 4000*l.* and upwards.

“ On his becoming bankrupt, the estate
 “ was sold by public auction at Stafford. Mr.
 “ Fowler (the mortgagee), was the best bidder,
 “ at 1655*l.*

“ October 11, 1779, the purchase was com-
 “ pleted, and Mr. Fowler paid in cash to Hal-
 “ liday and Co. 385*l.* 1*s.* 2*d.* the remainder of
 “ the consideration money being made up by
 “ the principal and interest, and other money
 “ due to Mr. Fowler.

“ *Quere.* Where is Mr. Wooldridge's estate
 “ in St. Martin's in the Fields? What street
 “ or lane is it in?”

THE END.

